GOVERNMENT OF INDIA
FINANCE
LOK SABHA

STARRED QUESTION NO:247
ANSWERED ON:02.12.2016
Loan to MSMEs
Tumane Shri Krupal Balaji

Will the Minister of FINANCE be pleased to state:

(a) whether the Government / banks provides loans to Micro, Small and Medium Enterprises (MSMEs) units under different categories / schemes;
(b) if so, the details thereof along with number of beneficiaries and amount of credit provided under the said schemes during the last three years, State / UT - wise;
(c) whether the Government / banks levies interest on loans provided under the said categories / schemes at a lower rate of interest and if so, the details thereof and if not, the reasons therefor; and
(d) the steps taken / being taken by the Government to ensure cheaper credit flow to MSMEs in the country including North Eastern Region?

Answer

FINANCE MINISTER

(a) to (d) : A Statement is laid on the Table of the House.

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STATEMENT REFERRED IN REPLY TO RAJYA SABHA STARRED QUESTION NO. * 247 FOR ANSWER ON 2ND DECEMBER 2016, TABLED BY SHRI KRUPAL BALAJI TUMANE REGARDING LOAN TO MSMES.
(a) & (b) : Yes Madam, Scheduled Commercial Banks (SCBs) extend loans to Micro, Small and Medium Enterprises (MSMEs). Under the Priority Sector Lending (PSL) norms, SCBs are mandated to provide 7.5% of Adjusted Net Bank Credit (ANBC) to Micro Enterprises. Statement details in this regard are at Annex-I.

(c) & (d) : Loans to MSMEs are based on extant guidelines of the RBI. Government has several schemes all over India including North East, which are being implemented to reduce the effective cost of loans to MSMEs. These include, inter-alia, Refinance support for MSME loans and Credit Linked Capital Subsidy Scheme (CLCSS) . The details are at Annex II & III.
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Annex I

Outstanding Credit to Micro and Small Enterprises(MSEs) by Scheduled Commercial Banks
No. of A/c in lakh, Amt. O/s in Rs.crore
No. of A/c in lakh, Amt. O/s in Rs.crore

Sr. No	State	As on March 31, 2013		As on March 31, 2014		As on March 31, 2015		As on March 31, 2016	
		No. of A/c	Amt O/s	No. of A/c	Amt O/s	No. of A/c	Amt O/s	No. of A/c	Amt O/s
1	Andamans	0.08	349.33	0.09	626.25	0.09	505.14	0.09	452.34
2	Andhra Pradesh	10.70	47476.70	12.68	57915.64	12.46	63925.10	9.14	35863.82
3	Arunachal Pradesh	0.10	334.85	0.07	445.33	0.10	558.19	0.10	548.81
4	Assam	1.61	7077.25	1.76	8212.38	2.19	9502.58	6.13	10611.02
5	Bihar	4.34	8914.01	4.10	11674.03	4.49	13953.95	7.35	15943.89
6	Chandigarh	0.32	6398.17	0.32	7487.66	0.29	7787.91	0.37	7646.36
7	Chattisgarh	1.38	9634.03	1.46	12304.95	1.57	13384.18	3.30	14334.75
8	Dadra & Nagar Haveli	0.02	189.41	0.02	278.31	0.03	386.62	0.04	446.76

9 Daman & Diu 0.01 237.03 0.02 349.83 0.02 508.47 0.03 374.13
10 Delhi 2.58 54941.94 3.36 71879.91 3.48 78455.76 4.02 75611.51
11 Goa 0.42 2624.20 0.49 3092.74 0.65 4345.86 0.59 3632.02
12 Gujarat 5.65 47494.69 6.32 62840.36 7.26 73096.50 9.01 72333.22
13 Haryana 2.62 24468.29 2.88 31900.62 3.23 36683.16 4.16 36221.53
14 Himachal Pradesh 0.93 5049.48 0.89 5555.08 0.88 6123.89 1.08 6241.80
15 Jammu & Kashmir 1.78 6697.60 1.91 7236.89 2.20 8395.84 2.36 8498.03
16 Jharkhand 2.19 9631.58 2.16 11142.68 2.40 13232.30 4.16 13302.70
17 Karnataka 7.39 34920.74 9.18 48200.93 11.37 59501.65 13.34 63459.31
18 Kerala 5.23 23141.13 5.58 29909.39 6.32 34766.59 7.33 39203.66
19 Lakshadweep 0.01 9.51 0.01 9.66 0.02 63.95 0.02 57.27
20 Madhya Pradesh 4.68 19819.06 5.48 26775.81 6.34 36252.33 10.04 34410.46
21 Maharashtra 14.40 127702.54 15.25 145022.94 16.78 159355.86 26.83 164010.29
22 Manipur 0.08 299.93 0.11 491.86 0.12 411.67 0.16 502.19
23 Meghalaya 0.13 581.62 0.15 661.54 0.17 742.36 0.25 768.77
24 Mizoram 0.05 248.56 0.06 315.19 0.06 338.02 0.08 388.99
25 Nagaland 0.13 461.72 0.10 408.20 0.13 387.84 0.10 500.10
26 Orissa 4.35 12385.31 4.32 14536.26 3.90 16674.75 6.60 17817.57
27 Puducherry 0.36 1395.57 0.49 1832.00 0.53 2459.93 0.57 2228.55
28 Punjab 3.17 34934.80 3.75 41933.14 3.98 47239.67 5.47 40305.51
29 Rajasthan 4.97 28362.92 5.40 36062.52 5.61 43187.84 7.59 44052.59
30 Sikkim 0.04 304.40 0.05 322.35 0.10 414.01 0.14 381.26
31 Tamil Nadu 16.63 79992.02 19.18 95199.28 19.14 102255.66 22.59 117821.92
32 Telangana 0.00 0.00 0.00 0.00 0.00 5.33 35217.85
33 Tripura 0.26 947.04 0.31 1376.58 0.33 1455.56 1.16 1617.24
34 Uttarakhand 1.04 7568.32 2.04 12524.45 2.67 15754.98 3.11 13863.55
35 Uttar Pradesh 8.09 42930.72 8.86 50724.21 9.46 55550.09 13.96 63705.22
36 West Bengal 6.12 39684.27 6.73 51843.51 9.84 53515.98 27.46 54049.93
Total 111.86 687208.74 125.60 851092.48 138.24 961174.17 204.05 996424.94
Source: As reported by Scheduled Commercial Banks

ANNEX II
Refinance to MSMEs by SIDBI
(Rs. in crore)
Refinance to As on March 31, 2015 As on March 31, 2016
Banks and Financial Institutions 46543.91 38098.83
Micro Finance Institutions 2013.25 1602.99
Non-Banking Financial Companies 5677.55 4054.29
TOTAL 54234.71 43756.11

Refinance by Mudra Ltd.
Refinance to As on 21.10.2016
Banks 3411.27
Micro Finance Institutions 741
Investment Pass through Certificate 278.81
TOTAL 4431.08

Annex III
State / UT − wise physical & financial performance of CLCSS
State/UT 2013-14 2014-15 2015-16 Current Year (2016-17) (upto 31.10.2016) Cumalative progress since inception i.e., FY 2001-02 to FY 2016-17 (upto 31.10.2016)
No. of Units Subsidy (Amt. In Lakh) No. of Units Subsidy (Amt. In Lakh) No. of Units Subsidy (Amt. In Lakh) No. of Units Subsidy (Amt. In Lakh) No. of Units Subsidy (Amt. In Lakh)
1 Andhra Pradesh 203 2194.06 129 1221.32 38 394.85 28 300.21 1750 13662.48
2 Andman & Nicobar 0 0.00 0 0.00 0 0.00 0 0.00 0 0.00
3 Arunanchal Pradesh 0 0.00 0 0.00 0 0.00 0 0.00 0 0.00
4 Assam 1 15.00 0 0.00 4 32.57 0 0.00 11 106.32
5 Bihar 3 28.11 0 0.00 4 43.47 1 15.00 23 202.86
6 Chandigarh 50 291.87 22 133.17 14 57.14 4 35.69 236 1202.66
7 Chhatisgarh 38 312.53 59 463.19 38 321.92 7 75.13 324 2195.03
8 Dadra & Nagar Haveli 4 20.85 24 180.71 8 50.33 14 119.30 65 535.28
9 Daman & Diu 20 129.63 25 137.74 22 126.63 15 98.01 95 614.66
10 Goa 3 29.34 6 37.28 2 4.27 3 26.03 46 233.24
11 Gujarat 2154 13175.27 3060 18023.40 2046 13073.97 1617 10215.41 13417 78678.70
12 Haryana 325 2545.29 512 3412.51 314 2094.76 161 1057.08 2276 15924.96

13 Himachal Pradesh 3 36.00 8 72.63 2 10.62 3 11.40 26 181.47
14 J&K 0 0.00 0 0.00 0 0.00 0 0.00 1 1.00
15 Jharkhand 20 124.61 15 99.27 16 115.32 5 47.84 152 1083.00
16 Karnataka 438 2422.29 491 2549.45 318 1763.80 147 887.76 4115 20690.54
17 Kerala 31 242.80 33 214.19 20 119.59 10 73.74 220 1611.40
18 Lakshdweep 0 0.00 0 0.00 0 0.00 0 0.00 1 1.48
19 Madhya Pradesh 67 564.85 42 357.77 31 228.12 13 66.20 346 2399.33
20 Maharashtra 1112 7868.01 1201 7328.24 976 5869.40 616 3860.24 6343 39260.12
21 Manipur 0 0.00 0 0.00 0 0.00 0 0.00 1 6.83
22 Meghalaya 0 0.00 0 0.00 0 0.00 0 0.00 0 0.00
23 Mizoram 0 0.00 0 0.00 0 0.00 0 0.00 0 0.00
24 Nagaland 0 0.00 0 0.00 0 0.00 0 0.00 2 29.96
25 Delhi 65 610.53 47 365.63 22 142.73 8 49.20 448 3190.63
26 Odisha 22 230.83 19 140.69 7 62.44 2 17.72 321 1962.23
27 Pudduchery 2 19.81 3 27.43 0 0.00 1 10.23 24 193.57
28 Punjab 582 4002.85 561 3255.41 447 2534.73 303 1483.49 3812 23100.57
29 Rajasthan 452 3003.05 362 2489.10 240 1718.73 129 907.49 2318 14981.57
30 Sikkim 0 0.00 0 0.00 0 0.00 0 0.00 1 15.00
31 Tamilnadu 561 3181.42 377 2322.75 228 1460.39 137 830.67 6248 28465.51
32 Tripura 0 0.00 1 15.00 0 0.00 0 0.00 7 28.30
33 Uttar Pradesh 97 767.03 174 1275.19 129 964.77 90 715.90 900 6115.54
34 Uttarakhand 5 53.50 17 178.66 14 92.94 6 69.55 54 489.49
35 West Bengal 21 279.28 27 313.61 27 237.84 14 154.29 220 2032.41
36 Telangana 0 0.00 31 270.78 80 722.15 57 516.17 168 1509.10
Total 6279 42148.83 7246 44885.14 5047 32243.47 3391 21643.76 43971 260705.26